

SNAPSHOT of HOME Program Performance--As of 12/31/08
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): Lorain

State: OH

PJ's Total HOME Allocation Received: \$8,784,544

PJ's Size Grouping*: C

PJ Since (FY): 1994

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
				PJs in State: 22			
Program Progress:							
% of Funds Committed	99.59 %	92.64 %	1	90.66 %	98	98	
% of Funds Disbursed	90.77 %	86.47 %	4	81.06 %	87	89	
Leveraging Ratio for Rental Activities	17.11	6.01	1	4.62	100	100	
% of Completed Rental Disbursements to All Rental Commitments***	88.13 %	86.34 %	16	81.27 %	30	34	
% of Completed CHDO Disbursements to All CHDO Reservations***	77.84 %	77.75 %	13	68.23 %	58	61	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	97.92 %	81.56 %	3	79.86 %	84	89	
% of 0-30% AMI Renters to All Renters***	77.08 %	47.52 %	3	44.82 %	87	92	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	100.00 %	94.01 %	1	94.65 %	100	100	
Overall Ranking:			In State:	2 / 22	Nationally:	95 96	
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$17,625	\$14,114		\$25,419	48 Units	16.30 %	
Homebuyer Unit	\$49,307	\$11,342		\$14,530	71 Units	24.10 %	
Homeowner-Rehab Unit	\$20,627	\$18,709		\$20,251	175 Units	59.50 %	
TBRA Unit	\$0	\$4,101		\$3,156	0 Units	0.00 %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (201 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Lorain OH

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$75,114	\$134,180	\$21,227
State:*	\$75,263	\$81,788	\$20,831
National:**	\$89,640	\$72,481	\$22,984

CHDO Operating Expenses:
(% of allocation)

PJ: 0.0 %
National Avg: 1.1 %

R.S. Means Cost Index: 0.99

	Rental %	Homebuyer %	Homeowner %	TBRA %
RACE:				
White:	39.6	23.5	47.7	0.0
Black/African American:	29.2	38.2	24.1	0.0
Asian:	0.0	0.0	0.0	0.0
American Indian/Alaska Native:	0.0	0.0	0.0	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0
Asian and White:	0.0	0.0	0.0	0.0
Black/African American and White:	0.0	1.5	0.0	0.0
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0
Other Multi Racial:	0.0	0.0	0.0	0.0
Asian/Pacific Islander:	2.1	0.0	0.0	0.0

ETHNICITY:

Hispanic	29.2	36.8	27.6	0.0
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HOUSEHOLD SIZE:

1 Person:	47.9	19.1	48.9	0.0
2 Persons:	31.3	13.2	22.4	0.0
3 Persons:	10.4	32.4	9.2	0.0
4 Persons:	6.3	22.1	7.5	0.0
5 Persons:	4.2	7.4	8.6	0.0
6 Persons:	0.0	2.9	3.4	0.0
7 Persons:	0.0	2.9	0.0	0.0
8 or more Persons:	0.0	0.0	0.0	0.0

HOUSEHOLD TYPE:

Single/Non-Elderly:	20.8	33.8	21.3	0.0
Elderly:	27.1	0.0	50.0	0.0
Related/Single Parent:	33.3	33.8	15.5	0.0
Related/Two Parent:	6.3	30.9	13.2	0.0
Other:	12.5	1.5	0.0	0.0

SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	18.8	2.9 [#]
HOME TBRA:	0.0	
Other:	52.1	
No Assistance:	29.2	

of Section 504 Compliant Units / Completed Units Since 2001 1

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Lorain State: OH Group Rank: 95
(Percentile)
State Rank: 2 / 22 PJs Overall Rank: 96
(Percentile)
Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 73.60%	88.13	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.54%	77.84	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	97.92	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.20%	100	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.500	1.66	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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